

REMARKS

Claims 1-24 are pending in the instant application. Claims 1, 10, and 19 are independent claims, and claims 2-9, 11-18, and 20-24 depend, respectively, from independent claims 1, 10, and 19. Applicants note that the Office Action in the present case is almost word-for-word identical to the Office Action issued in one of Applicants' co-pending application (Application Serial No. 09/808,722). For whatever reason, the Office Action issued in the present action cited the exact same references that were cited in the other application, even though neither of the references relate to an affordability screening system that provides a buyer with a list of products that he or she may purchase on credit, as set forth more completely in the claims in the present application. Nevertheless, Applicant will address each of the rejections raised in the Office Action. The Applicants request reconsideration of the claims in view of the following remarks.

In paragraph 2 on page 2 of the Office Action, claims 1-24 were rejected under 35 U.S.C. § 102(b) as being anticipated by Mandler et al., US Patent 5,732,400 (Mandler). The Mandler reference, however, discloses a financial clearinghouse that determines a buyer's credit limit and associated risk discount fee for a single contemplated transaction between a buyer and seller who have had no previous relationship. In order to utilize the Mandler system, the buyer must first register with the clearinghouse by filling out an application including the buyer's relevant credit information. Based upon this credit information, the clearinghouse determines the appropriate credit limit and risk discount fee for the buyer and then accepts bids for sellers who are willing to deal with the buyers in light of its credit. As such, the financial clearinghouse deals only with the monetary aspects of the deal. The financial clearinghouse does not provide any information regarding the products for sale, nor does the clearinghouse identify which products the buyer is likely to be approved to purchase. For example, the Mandler reference does not disclose or suggest at least the following claim elements: (1) "product information regarding a plurality of products being offered for sale;" of claim 1; and (2) identifying "at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle" of claims 1, 10 and 19.

Accordingly, because the Mandler reference does not disclose or teach all of the claim limitations, Applicants respectfully assert that the rejection under § 102(b) be withdrawn.

In addition, in paragraph 4 on pages 2-3 of the Office Action, claims 1-24 were rejected under 35 U.S.C. § 103(a) as being obvious in view of Walker et al., US Patent 6,088,686 (Walker). The Walker reference, however, discloses a system and method for allowing a bank employee to check a client's creditworthiness on-line. As the Office Action conceded, the Walker reference does not disclose, or even suggest, a credit management system that utilizes a web server. Nor does the Walker reference disclose, or even suggest, an on-line affordability purchasing system that provides a buyer with a list of products that the buyer is likely to be approved to purchase. Rather, the Walker reference discloses a method for a bank employee to determine a client's creditworthiness on-line. Much like the financial clearinghouse in the Mandler reference, the bank employee is in no way involved in identifying, selecting or providing information on the good(s) that the buyer will ultimately purchase.

Rather, the Walker reference is limited to a credit analysis system where the buyer must go through the hassles and delay associated with having to travel to the bank, wait in line for a representative and then interact with the representative. More particularly, for example, the Walker reference does not disclose or suggest at least the following claim elements: (1) "product information regarding a plurality of products being offered for sale;" of claim 1; and (2) identifying "at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle" of claims 1, 10 and 19.

Because the Walker reference fails to disclose, or even suggest, at least these claimed limitations, Applicants also assert that the rejection under § 103(a) likewise be withdrawn.

Based on at least the foregoing, the Applicants believe that claims 1-24 are in condition for allowance. If the Examiner disagrees or has any question regarding this submission, the Applicants request that the Examiner telephone the undersigned at (312) 775-8000.

A Notice of Allowance is courteously solicited.

Respectfully submitted,

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